

Notice of References Cited

Application/Control No.

09/522,481

Applicant(s)/Patent Under

Reexamination

PINTO, EDWARD J.

Examiner

Jeffrey Pwu

Art Unit

3624

Page 1 of 1

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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	B	US-5,940,812	08-1999	Tengel et al.	705/38
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	M	US-			

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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"Fico Scores", http://www.inneedcredit.com/mortgages/fico.htm
	V	"Fico Scores", http://www.mortgage101.com/partner-scripts/1213.asp?p=cdunn
	W	
	X	

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